

Fill in this information to identify the case:

Debtor 1 Frank L. Riordan

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the SOUTHERN District of OHIO

Case number 1:17-bk-13478

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not individually but solely as Trustee for BlueWater Investment Trust 2017-1

Court claim no. (if known): 3-1

Last 4 digits of any number you use to identify the debtor's account: 4667

Date of payment change: 10/1/2020

Must be at least 21 days after date of this notice

New total payment: \$634.91

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No.

☒ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$269.42

New escrow payment: \$270.69

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Frank L. Riordan

Print Name

Middle Name

Last Name

Case number (if known) 1:17-bk-13478

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/

Erin Elam

Date

08/20/2020

Signature

Print

Erin Elam

First Name

Middle Name

Last Name

Title

Authorized Agent for Creditor

Company

Robertson, Anschutz, Schneid & Crane LLC

Address

10700 Abbott's Bridge Road, Suite 170

Number Street

Duluth GA 30097

City

State

ZIP Code

Contact Phone

470-321-7112

Email

eelam@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on Aug. 20, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

FRANK L. RIORDAN
4336 BEECH STREET
CINCINNATI, OH 45212

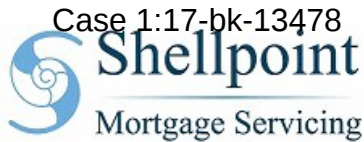
And via electronic mail to:

ANDREW L. RUBEN
MINNILLO & JENKINS CO LPA
2712 OBSERVATORY AVENUE
CINCINNATI, OH 45208

MARGARET A BURKS
600 VINE STREET
SUITE 2200
CINCINNATI, OH 45202

ASST US TRUSTEE (CIN)
OFFICE OF THE US TRUSTEE
J.W. PECK FEDERAL BUILDING
550 MAIN STREET, SUITE 4-812
CINCINNATI, OH 45202

By: /s/Rasheem Edward
Rasheem Edward
Email: Rjedward@rascrane.com



FRANK RIORDAN
 4336 Beech St
 Cincinnati OH 45212

Analysis Date:

July 31, 2020

Property Address:
 4336 Beech St
 Cincinnati, OH 45212

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Oct01, 2020	Prior Esc Pmt	October 01, 2019	Escrow Balance Calculation	
P & I Pmt:	\$364.22	\$364.22			P & I Pmt:	\$364.22	Due Date:	May 01, 2019
Escrow Pmt:	\$238.21	\$270.69			Escrow Pmt:	\$269.42	Escrow Balance:	\$2,994.49
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$4,424.09
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$602.43	\$634.91			Total Payment	\$633.64	Anticipated Escrow Balance:	\$7,418.58

Shortage/Overage Information		Effective Oct01, 2020
Upcoming Total Annual Bills		\$3,248.33
Required Cushion		\$541.39
Required Starting Balance		\$1,395.09
Escrow Shortage		\$0.00
Surplus		\$6023.49

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of \$541.39. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below \$541.39 or 1/6 of the anticipated payment from the account	
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This is a statement of actual activity in your escrow account from Oct 2019 to Sept 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Oct 2019	269.42	238.51			* Starting Balance	1,382.23	(4,608.97)
Nov 2019	269.42	238.51			*	1,651.65	(4,370.46)
Nov 2019				1,159.00	* Hazard	1,921.07	(4,131.95)
Dec 2019	269.42	238.21	1,141.00		* Hazard	1,921.07	(5,290.95)
Dec 2019				1,048.15	* County Tax	1,049.49	(5,052.74)
Jan 2020	269.42	269.42				1,049.49	(6,100.89)
Feb 2020	269.42	269.42	1,049.49		* County Tax	1,318.91	(5,831.47)
Mar 2020	269.42	269.42				538.84	(5,562.05)
Apr 2020	269.42	269.42				808.26	(5,292.63)
May 2020	269.42					1,077.68	(5,023.21)
Jun 2020	269.42	808.26	1,042.53	1,041.18	* County Tax	1,347.10	(5,023.21)
Jul 2020	269.42	(269.42)				573.99	(5,256.13)
Aug 2020	269.42					843.41	(5,525.55)
Sep 2020	269.42					1,112.83	(5,525.55)
						1,382.25	(5,525.55)
					Anticipated Transactions	1,382.25	(5,525.55)
Sep 2020		4,424.09 ^P					(1,101.46)
	\$3,233.04	\$6,755.84	\$3,233.02	\$3,248.33			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

July 31, 2020

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Oct 2020	270.69		Starting Balance	7,418.58	1,395.09
Nov 2020	270.69			7,689.27	1,665.78
Dec 2020	270.69	1,159.00	Hazard	7,959.96	1,936.47
Jan 2021	270.69			7,071.65	1,048.16
Feb 2021	270.69	1,048.15	County Tax	7,342.34	1,318.85
Mar 2021	270.69			6,564.88	541.39
Apr 2021	270.69			6,835.57	812.08
May 2021	270.69			7,106.26	1,082.77
Jun 2021	270.69	1,041.18	County Tax	7,376.95	1,353.46
Jul 2021	270.69			6,606.46	582.97
Aug 2021	270.69			6,877.15	853.66
Sep 2021	270.69			7,147.84	1,124.35
	<u>\$3,248.28</u>	<u>\$3,248.33</u>		7,418.53	1,395.04

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 7,418.58. Your starting balance (escrow balance required) according to this analysis should be \$1,395.09. This means you have a surplus of 6,023.49. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 3,248.33. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	\$270.69
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$270.69</u>

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION